



Your LTD Plan!

The City's Long Term Disability (LTD) plan is designed to protect an employee from losing his/her ability to earn a living due to a long term or permanent disability. LTD coverage is available for full-time benefitted employees not covered by State Disability Insurance (SDI). The LTD plan is administered through The Standard.

Section 1

Who is Eligible to Participate:

- ◆ Executive, Management I & II including IBEW Supervisory employees who are **ELIGIBLE** for deferred compensation may enroll in LTD coverage
 - ◆ You **MUST** receive a City contribution in order to participate in the LTD plan
 - ◆ If you disenroll in deferred compensation and **NO** longer receive a City contribution you are **NO** longer eligible to participate in the LTD plan
- ◆ Sworn Fire, Police, and other Public Safety Management may enroll in LTD coverage through your respective association
- ◆ Non-Supervisory IBEW employees are automatically enrolled with LTD coverage

How Long are LTD Benefits Paid:

- ◆ For Executive, Management I & II & all Public Safety employees, the maximum benefit is to age 65
- ◆ For Non-Supervisory IBEW employees the maximum benefit is to age 65 or 5 years total whichever is shorter

Section 2

Applying for LTD Coverage:

- ◆ For Executive, Management I & II & IBEW Supervisory employees, enrollment is within the first 30 days of hire or promotion to a Management position, or during the annual **OPEN ENROLLMENT** period
 - ◆ If you apply within the first 30 days of hire, fill out a LTD enrollment form which can be found on the Benefits website
 - ◆ Upon completion of the LTD enrollment form, please submit to the HR Benefits Division
 - ◆ If you choose to enroll during Open Enrollment then you are subject to a pre-existing conditions provision & evidence of insurability (Medical History Application); you still must complete the LTD enrollment form
- ◆ For Sworn Fire, Police, and other Public Safety Management employees, all enrollment questions should be directed to your respective Association
- ◆ Non-Supervisory IBEW employees are automatically enrolled with LTD coverage

Important Note: This LTD summary is **NOT** intended to supersede or replace the LTD employee certificate and the HR Personnel Policy (V-2). Please consult these documents for more benefit information.

Section 3

Calculation of LTD Premiums:

- ◆ Monthly premiums are based on each employee's salary; the formula is (monthly salary) x (.48) (divided by 100) = (monthly premium costs)
- ◆ Executive, Management I & II, IBEW Supervisory, Sworn Fire, Police, and other Public Safety Management employees, the monthly premiums for LTD coverage are paid out of the City's monthly contribution to your deferred compensation account

How is Your LTD Benefit Paid:

- ◆ For Executive, Management I & II, IBEW Supervisory, Sworn Fire, Police and other Public Safety Management employees, the LTD benefit replaces 60% of your pre-disability earnings reduced by deductible income up to a maximum benefit of **\$7,000** per month
- ◆ For Non-Supervisory IBEW employees, the LTD benefit is 66 2/3% of your pre-disability earnings reduced by deductible income up to a maximum of **\$3,000** per month

Section 4

When Are LTD Benefits Payable:

- ◆ Executives, Management I & II, IBEW Supervisory, Sworn Fire, Police, and related Public Safety Management LTD benefits become payable 90 days (benefit waiting period) after you have been continuously disabled
- ◆ Non-Supervisory IBEW employees, LTD benefits become payable 60 days (benefit waiting period) after you have been continuously disabled

Making Changes to Your LTD Coverage:

- ◆ Executive, Management I & II & IBEW Supervisory employees may change their LTD plan during Open Enrollment
- ◆ Sworn Fire, Police, and other Public Safety Management employees should contact your respective Association regarding any changes
- ◆ For Non-Supervisory IBEW employees, **NO** changes can be made to LTD coverage

You may also contact The Standard at (800) 368-1135 or visit their website at:

www.standard.com





Your SDI Plan!

State Disability Insurance (SDI) is designed to partially replace wages because of disability that was **NOT** caused by your work. The SDI program is administered by the Employment Development Department (EDD) of the State of California.

Section 1

Who is Eligible to Participate:

- ◆ SDI enrollment is automatic for employees in the General, Refuse, and Confidential Units.
- ◆ Coverage is not available for other employees not in the aforementioned units.

You May Not Be Eligible For SDI (EXAMPLES):

- ◆ If your full wages are being paid
- ◆ If you are receiving workers' compensation at a weekly rate equal to or greater than the SDI rate
- ◆ For the amount of time a claim is late (without good cause)

Eligible Types of Disability for SDI:

- ◆ A disability is any illness or injury, either physical or mental, that prevents an employee from doing regular or customary work. Disability also includes elective surgery, pregnancy, childbirth, or related medical conditions.

Section 3

Calculation of SDI Benefit:

- ◆ Your benefit amounts are based on wages paid to you during a specific 12-month base period. You should carefully consider when to start your claims since this may affect your weekly benefit rate, your maximum amount payable, and the period of your benefit eligibility.
- ◆ Only the wages in your base period that were subject to the disability insurance tax can be used in computing your SDI benefits.

Wage Continuation:

- ◆ If your employer continues to pay you wages while you are disabled, your SDI benefits may be affected. Benefits plus wages cannot exceed your regular weekly wage. Your SDI Benefits **WILL NOT** be affected by any vacation pay you receive.

Maximum Benefits:

- ◆ The maximum amount of annual benefits is 52 times the weekly rate, but not more than your total base period wages.

Section 2

Applying for a SDI Claim:

- ◆ The process for filing a SDI claim is as follows:
 1. Request a claim form
 - ⇒ By telephone at (800)-480-3287
 - ⇒ By internet at: www.edd.ca.gov/
 - ⇒ By writing EDD, Disability Insurance at:
 - ⇒ P.O. Box 13140, Sacramento, CA 95813-3140
 2. Fill out and sign the "Disability Insurance Claim Form". Make sure that your answers are complete and correct because errors can delay payments.
 3. Have your doctor complete the "Doctor's Certificate." Usually a claim can not begin more than seven days before you were examined by or under the care of a certifying doctor.
 4. Mail your claim form within 49 days from the first day you were disabled. If your claim form is late, you may lose benefits unless your explanation of the delay is accepted as reasonable.

Section 4

How are SDI Benefits Paid:

- ◆ The SDI program is designed to serve you by mail. You do not need to appear in person to apply for or receive SDI benefits.
- ◆ Upon receipt of your claim form, the EDD will contact you by mail or by telephone to request any further information that may be needed; Most claims are processed within 14 days of receipt.
- ◆ The first seven days of a disability are considered a "waiting period," and you will not be paid SDI benefits for that period.

Your Obligations During the SDI Process:

- ◆ Complete your claim and other forms correctly, completely, and truthfully.
- ◆ Mail your claim and other forms in the time limits shown on the forms. If you are late and you believe you have a good reason for being late, you should include a written explanation of the reason(s) with the form.
- ◆ Contact SDI if you do not understand a question on the form or how to complete the claim form.

Important Note: This SDI summary is **NOT** intended to supersede or replace the EDD's SDI brochure and the HR Personnel Policy (V-1). Please consult these documents for more benefit information.

For more detailed information please call at
(800) 480-3287 or visit the Employment Development
Department website at:
www.edd.ca.gov

